



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re App. Of: Bart Kavanaugh)
Application No.: 09/986,670) Confirmation No. 5823
Filed: November 9, 2001) Group Art Unit: 3624
Title: System for Funding, Analyzing and) Examiner: Geoffrey R. Akers
Managing Life Insurance Policies)
Funded with Annuities)

#18
3/10/04

RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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MAR 04 2004
GROUP 3600

Dear Sir:

This Response is being filed to the non-final Office Action dated January 23, 2004.

Certain amendments to the claims are being made herewith, and Claim 101 has been cancelled without prejudice or disclaimer to its underlying subject matter herein, so Claims 100 and 102-115 are presently pending in this application. All claims stand rejected.

Remarks/arguments begin on page 6 of this paper.